

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

RAMON MARCANO  
DENISE M. MARCANO  
Debtor(s)

Case No.: 5-17-03062-MJC  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	FREEDOM MORTGAGE CORP
Court Claim Number:	08
Last Four of Loan Number:	8130 Wildflower Dr - PRE-ARREARS - 5586
Property Address if applicable:	8130 WILDFLOWER DRIVE, TOBYHANNA, PA18466

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$1,594.37
b. Prepetition arrearages paid by the Trustee:	\$1,594.37
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$1,594.37

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: May 25, 2022

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: FREEDOM MORTGAGE CORP

Court Claim Number: 08

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	1220385	08/12/2020	\$31.07	\$0.00	\$31.07
5200	1220385	09/09/2020	\$-31.07	\$0.00	\$-31.07
5200	1221426	09/17/2020	\$134.51	\$0.00	\$134.51
5200	1222467	10/15/2020	\$68.96	\$0.00	\$68.96
5200	1223324	11/03/2020	\$69.73	\$0.00	\$69.73
5200	1227028	02/17/2021	\$73.78	\$0.00	\$73.78
5200	1228035	03/17/2021	\$69.74	\$0.00	\$69.74
5200	1229059	04/15/2021	\$1,177.65	\$0.00	\$1177.65

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on May 25, 2022, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

VINCENT RUBINO, ESQUIRE  
712 MONROE STREET  
P.O. BOX 511  
STROUDSBURG PA, 18360-0511

SERVED ELECTRONICALLY

FREEDOM MORTGAGE CORPORATION  
10500 KINCAID DRIVE  
FISHERS, IN, 46037-9764

SERVED BY 1<sup>ST</sup> CLASS MAIL

RAMON MARCANO  
DENISE M. MARCANO  
8130 WILDFLOWER DRIVE  
TOBYHANNA, PA 18466

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 25, 2022

/s/ Liz Joyce  
for Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com